

Certificate Number: 12433-PAW-DE-039201120

Bankruptcy Case Number: 20-21256



12433-PAW-DE-039201120

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on January 2, 2025, at 10:46 o'clock AM EST, Ryan W. Montgomery completed a course on personal financial management given by internet by Solid Start Financial Education Services, LLC, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Western District of Pennsylvania.

Date: January 2, 2025 By: /s/Lisa Susoev

Name: Lisa Susoev

Title: Teacher